

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10821158	
	Filing Date		2004-04-08	
	First Named Inventor	David B. Sutton		
	Art Unit			
	Examiner Name			
	Attorney Docket Number	PRIV 0107 PUS		

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1	THOMAS O. BENNION, "The Debit Card's Expanding Frontiers", Credit Card Management(Magazine), p.64-62, May 1998, Dialog File 268, Accession No. 00335930	<input type="checkbox"/>
2	JEFFREY KUTLER, "Visa, MasterCard Square Off for Debit Fight", American Banker(Magazine), p.3, vol. 153, no.247,Dec. 20, 1988, Dialog File 625, Accession No. 0094030	<input type="checkbox"/>

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John E. Nemazi/	Date (YYYY-MM-DD)	2006-06-28
Name/Print	John E. Nemazi	Registration Number	30876

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